I CLAIM:

1.   A wallet consolidator for facilitating a transaction, said consolidator comprising:

a controller for controlling operation of said consolidator;

a magnetic stripe reader/writer for reading and writing magnetic stripes;

means for inputting user selections and commands;

a memory for storing information provided to the wallet consolidator including personal identification data for facilitating a transaction; and

a smart card interface for effectuating communication between the wallet consolidator and a smart card.

2.   The wallet consolidator, as recited in Claim 1, wherein said personal identification data includes drivers license data.

3.   The wallet consolidator, as recited in Claim 1, wherein said personal identification data includes checking account data.

4.   The wallet consolidator, as recited in Claim 1, wherein said personal identification data includes scanned personal image.

5.   The wallet consolidator, as recited in Claim 1, further comprising a communication interface for effectuating communication between said consolidator and computing devices for facilitating a transaction.

6.   The wallet consolidator, as recited in Claim 1, further comprising a data interface for effectuating communication between said consolidator and computing devices for facilitating a transaction.

7.   A wallet consolidator for facilitating a transaction, said consolidator comprising:

a controller for controlling operation of said consolidator;

a magnetic stripe reader/writer for reading and writing magnetic stripes;

a keypad for inputting user selections and commands;

a memory for storing information provided to the wallet consolidator including personal identification data for facilitating a transaction;

a smart card interface for effectuating communication between the wallet consolidator and a smart card; and

a display screen for displaying text and graphics, the display screen further for displaying a bar code pattern capable of being scanned by a bar code reader.